

NATIONWIDE BANKSHARES, INC.

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 1132579	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$180	\$177	-1.3%		
Loans	\$125	\$130	4.3%		
Construction & development	\$4	\$3	-25.3%		
Closed-end 1-4 family residential	\$19	\$25	26.7%		
Home equity	\$1	\$1	-4.6%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	-0.8%		
Commercial & Industrial	\$10	\$13	22.7%		
Commercial real estate	\$16	\$15	-6.1%		
Unused commitments	\$38	\$21	-44.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-23.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$21	3.1%		
Cash & balances due	\$7	\$5	-22.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17	\$35	102.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$17	\$35	103.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$162	\$160	-1.1%		
Deposits	\$149	\$149	0.1%		
Total other borrowings	\$11	\$8	-26.6%		
FHLB advances	\$8	\$7	-18.8%		
Equity					
Equity capital at quarter end	\$18	\$17	-2.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	9.3%	--		
Tier 1 risk based capital ratio	12.1%	11.8%	--		
Total risk based capital ratio	13.3%	13.0%	--		
Return on equity ¹	-0.4%	25.6%	--		
Return on assets ¹	0.0%	2.7%	--		
Net interest margin ¹	3.8%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	146.2%	346.1%	--		
Loss provision to net charge-offs (qtr)	103.6%	82.1%	--		
Net charge-offs to average loans and leases ¹	2.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.0%	0.0%	2.8%	2.5%	--
Closed-end 1-4 family residential	1.2%	1.3%	1.2%	0.0%	--
Home equity	0.0%	0.0%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	0.4%	0.5%	0.7%	--
Commercial & Industrial	1.5%	1.2%	0.8%	0.4%	--
Commercial real estate	0.0%	0.0%	1.5%	0.0%	--
Total loans	1.0%	0.4%	0.6%	0.1%	--